

What is claimed is:

1. A system for rewarding users of financial services based on transactions completed through a financial services provider, including:

a memory having a user sector for storing user information including a plurality of user records, each associated with and identifying one of a plurality of individuals approved by a financial services provider to use services of the financial services provider to complete transactions;

the memory further having an account sector for storing account information including a plurality of account records individually associated with accounts of the individuals, each account record including transaction information relating to transactions completed through the associated account;

the memory further having a reward sector for storing reward information including a plurality of reward records, each associated with one of the accounts and indicating an accumulated reward value based at least in part on transactions completed through the associated account;

an input channel adapted to receive transaction information including, for each of a plurality of transactions, a transaction amount and the associated account; user information; and reward transfer information including, for each of a plurality of reward transfer requests, a transferor account, a transferee account, and an amount of accumulated reward value to be transferred;

wherein the input channel is operatively associated with the memory to transmit the transaction information to the account sector to update the associated account record, to transmit the user information to the user sector to update the associated user record, and to transmit the reward transfer information to the reward sector to update the reward records associated with the respective transferor account and transferee account;

an information processor operatively associated with the input channel and the memory, adapted to receive the transaction information, generate a reward value associated

with each transaction based at least in part on the transaction information, and transmit the reward value to the reward sector to update the associated reward record;

an image generator; and

an information management component operatively associated with the image generator and the memory, adapted to cause the image generator to produce reports based on selected user records, selected account records and selected reward records.

2. The system of claim 1 wherein:

the input channel is coupled to the reward sector to transmit the reward transfer information directly to the reward sector.

3. The system of claim 1 wherein:

the input channel is coupled to the reward sector through the information processor, whereby the reward transfer information is transmitted to the reward sector via the information processor.

4. The system of claim 1 wherein:

the input channel and the memory reside in a central processing unit, and the information processor comprises a computer program resident in the central processing unit.

5. The system of claim 1 wherein:

the memory resides within a network incorporating a central processing unit, and the information processor comprises a computer program resident in the central processing unit.

6. The system of claim 1 wherein:

the input channel is adapted for coupling to a plurality of remote point-of-transaction terminals to facilitate the receipt of the transaction information.

7. The system of claim 6 wherein:

the memory is adapted for storing status information concerning eligibility of the individuals to use services of the financial services provider to complete transactions.

8. The system of claim 7 wherein:

the status information includes a status field in each of the account records, indicating either (i) an eligible status based on good standing; or (ii) an ineligible status based on a default condition.

9. The system of claim 8 further including:

an output channel coupled to the memory and adapted for coupling to said remote point-of-transaction terminals to facilitate transmission of the status information to the point-of-transaction terminals.

10. The system of claim 9 wherein:

the transaction information includes information about prospective transactions transmitted from the point-of-transaction terminals to the input channel; and

the information processor further is adapted to receive the information regarding each prospective transaction from the input channel, gain access to the associated account record, and either generate an approval message responsive to reading an eligible status, or generate a denial message responsive to reading an ineligible status.

11. The system of claim 10 wherein:

the information processor further is adapted to transmit the information regarding each prospective transaction to the account sector and transmit the corresponding reward amount to the reward sector, responsive to reading an eligible status.

12. The system of claim 1 wherein:

the input channel is adapted for coupling to a plurality of remote user terminals to facilitate receipt of the user information from users and prospective users.

13. The system of claim 12 further including:

an output channel coupled to the memory and to the remote user terminals, to facilitate transmission of information to the users and the prospective users.

14. The system of claim 1 wherein:

the reward sector includes an aggregate reward record indicating a total accumulated reward value of the reward records combined.

15. The system of claim 1 wherein:

the information processor further is adapted to generate the reward value associated with each transaction as a number based at least in part on the monetary amount of the transaction.

16. The system of claim 15 wherein:

said number further is generated based on an additional factor selected from the group including: a location of the transaction; a timing of the transaction; an accumulated amount in the account record associated with the transaction; and the accumulated reward value in the reward record associated with the transaction.

17. The system of claim 15 wherein:

the information processor further is adapted to identify each of the transactions as one of a plurality of different transaction types, and to generate said number based in part on the transaction type.

18. A process for rewarding users of services provided by a financial services provider, including:

maintaining user information including a plurality of user records, each associated with and identifying one of a plurality of individuals approved by a financial services provider for using services of the financial services provider to complete transactions;

maintaining account information including a plurality of account records individually associated with accounts of the users, each account record including information relating to transactions completed through the associated account;

maintaining reward information including a plurality of reward records, each associated with one of the accounts and indicating an accumulated reward value based at least in part on transactions completed through the associated account;

monitoring transaction information including, for each of a plurality of transactions, the transaction amount and the associated account;

monitoring reward transfer information including, for each of a plurality of reward transfer requests, a transferor account, a transferee account and an amount of accumulated reward value to be transferred;

dynamically storing the transaction information to maintain currency of the account records, processing the transaction information to generate reward values individually associated with the transactions, and dynamically storing the reward values to maintain currency of the reward records; and

dynamically storing the reward transfer information to maintain currency of the reward records.

19. The process of claim 18 further including:

generating textual images based on the user information, the account information, the transaction information and the reward information.

20. The process of claim 18 wherein:

maintaining the user information, account information and reward information comprises storing said information in a central processing unit.

21. The process of claim 18 wherein:

maintaining the user information, account information and reward information comprises storing said information within a network that includes a central processing unit.

22. The process of claim 18 wherein:

said monitoring the transaction information comprises maintaining couplings to a plurality of remote point-of-transaction terminals.

23. The process of claim 18 wherein:

said dynamically storing the reward transfer information comprises storing said information directly to each of the reward records corresponding to the transferor account and transferee account.

24. The process of claim 18 wherein:

dynamically storing the reward transfer information comprises providing the transaction requests to an information processor, then providing an output of the information processor to the reward records corresponding to the transferor account and transferee account.

25. The process of claim 18 wherein:

maintaining the reward information comprises maintaining an aggregate reward record indicating a total accumulated reward value of the reward records combined.

26. The process of claim 18 wherein:

generating each reward value comprises assigning a number based in part on the monetary amount of the associated transaction.

27. The process of claim 26 wherein:

assigning the number further is based on a factor selected from the group consisting of: location of the transaction; timing of the transaction; an accumulated amount in the associated account record; and an accumulated reward value in the associated reward record.

28. The process of claim 26 further including:

identifying each of the transactions as one of a plurality of different transaction types, and assigning the number based in part on the transaction type.

29. The process of claim 18 further including:

providing, to each of the individuals, account information and reward information from each account record and each reward record maintained for that individual.

30. The process of claim 29 wherein:

providing the information comprises a step selected from the group consisting of:
sending periodic statements to that individual; and extending on-line access to the records
maintained for that individual.

31. The process of claim 18 further including:

maintaining information concerning eligibility of the individuals to use services of the
financial services provider to complete transactions, and using the eligibility information to
either approve or deny prospective transactions.